

THE REFLECTIONS OF A KNOCKER

HE DISCUSSES THRIFT AND SPENDTHRIFT

BY JOHN KENDRICK BANGS.

SEE they are getting on to themselves in New York," said the Knocker, "they're kicking up a devil of a row in high financial circles lately because one of the young billionaires, who is connected with the insurance company, is spending his money having a good time and in such a fashion that he isn't ashamed to have it mentioned in the papers."

"I don't see anything queer about it," said Redface. "I've read about that affair and it struck me as a great bit of extravagance."

"It would be extravagant for you with an income of ten dollars a week," retorted the Knocker, "but for a fellow like a millionnaire, it's a mere economical blow out, seems to me. It's all a matter of proportion, Redface. Entertainment according to your means, say. I pay your debts first, put aside ten per cent for charity, put ten per cent in the savings bank, and if there's anything left over popularize yourself with your friends by blowing them off once in a while."

"I don't notice that you take your own medicine," laughed Redface. "You blow me up occasionally, but as for blowing me, you haven't even had a parlor match at your expense in all the time I have known you."

"That's not my fault," said the Knocker. "It's because you have not paid your debts, and giving ten per cent of my income to charity and putting ten per cent in the bank for the rainy season, there isn't anything left over."

"You give ten per cent of your income to charity?" demanded Redface. "I bought a dress suit, five new neckties and a Scotch plaid kilt for the heathen only yesterday," said the Knocker.

"What heathen?" demanded Redface. "Me," said the Knocker. "You've called me a heathen a dozen times in the past month and I've taken you at your word."

"Well, anyhow these rich are extravagant," said Redface. "Just look at the money they spend."

"There's no satisfying you people," said the Knocker contemptuously. "One minute you accuse the moneyed classes of hoarding their millions and then when they take a little flitter that costs a trifle less than the national debt you cry extravagance. For my part I like to see all the money put back into circulation. If all our kindred were to become what the poet so beautifully, yet expressively, terms tight-wads, we, us and company, the people, couldn't get hold of enough money to pay for the penny in the slot machine. Just look over the field a minute and compare the way these moneyed people distribute their surplus earnings and you'll see what I mean. Take the Rockefeller for instance. When he goes down into the cellar and finds his gold bins clogged up with double eagles and his greenbacks piling up so fast that they tax the capacity of his furnace three times over, what does he do? Give a ball, or a lawn party that costs a half million in instant gratification. What's the use of that? He ties it up in a lot of library buildings from Dan to Beersheba, where people can go and read. He gives away a million dollars to his nearest and dearest, and to keep these monuments to his memory going he makes every community tax itself annually to the tune of ten per cent of the amount of his gift. In other words he fastens a perpetual charge on the beneficiaries of \$5,000 per annum for every fifty thousand dollars he gives away. That's a stomachful I admit, but it isn't very nourishing."

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an annual report of the United States Hot Air company and understand what it means. He invests three hundred and ninety thousand dollars in a school of political science where the budding statesman can learn how to save \$75,000 a year out of a congressional salary of \$50,000 per annum. He founds a school of law where embryo Cokes and Blackstones of the far west are trained to be expert judges and settle nice questions of corporation law. In other words his money, instead of being circulated, gets into a university where it is hoarded and makes a penny of it to the end of time—unless there happens to be an enterprising treasurer in the institution who has familiarized himself with the extraneous laws of the world, and knows how to handle other people's money as if it was his own."

"As far as getting dollars into circulation," said the Knocker, "you know the old proverb, a hundred thousand dollars in hand is worth a million in the treasurer's report. Then look at the method of our dear old friend, the Rockefeller. He has a general tight-wadding he's the wonder. You don't find him hiring comic opera troupes to come and sing Parsifal on his estate, or hiring a band to play a hundred worthy choruses girls and providing a starving prima donna with her daily bread. You'll never catch him hiring a whole restaurant for an evening in order to relieve the starved and thirsty Gaster set of their woes with terrapin and bubbles to the tune of a hundred thousand dollars. He is thereby encouraging the snapping turtle industry of Maryland and Connecticut, and diminishing the visible supply of money in circulation. He is gradually down into the pockets of the people after his bill is paid. Not he. Old money pockets don't profit for a year and sells for Europe, where he ties up fifty-seven thousand dollars in an oil-canvass old enough to know better painted by one of Raphael's pupils, which he gives to the Grand Mount association of New York. Twenty thousand more dollars settle permanently in Italy in exchange for a marble statue of the goddess Marcia, which has been carved by Benvenuto Spaghetti, the famous Parmesan sculptor. This he sends, express paid, to the country of his birth, where it goes up to France and buys the interior of the second story of a Birgundian Chateau dated 1492 for \$180,000. If all our kindred were to become what the poet so beautifully, yet expressively, terms tight-wads, we, us and company, the people, couldn't get hold of enough money to pay for the penny in the slot machine. Just look over the field a minute and compare the way these moneyed people distribute their surplus earnings and you'll see what I mean. Take the Rockefeller for instance. When he goes down into the cellar and finds his gold bins clogged up with double eagles and his greenbacks piling up so fast that they tax the capacity of his furnace three times over, what does he do? Give a ball, or a lawn party that costs a half million in instant gratification. What's the use of that? He ties it up in a lot of library buildings from Dan to Beersheba, where people can go and read. He gives away a million dollars to his nearest and dearest, and to keep these monuments to his memory going he makes every community tax itself annually to the tune of ten per cent of the amount of his gift. In other words he fastens a perpetual charge on the beneficiaries of \$5,000 per annum for every fifty thousand dollars he gives away. That's a stomachful I admit, but it isn't very nourishing."

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ally as the writers. Neither of these young women at all grasped the fact that in office work nothing is unimportant.

The girl who would succeed as a musician must be contented to devote years of arduous study and incessant practice to the jealous art she loves. She who would become a designer or an illustrator must equally spend years of her precious youth in mastering details, and learning the essentials of her craft. A few months of study without previous training, with nothing but a clever brain, a keen eye, and the ability to write, to come from her home in the far south, and in a city like New York reach the position of assistant editor on a weekly paper in less than twelve months. I have known another young woman, who discovered in herself aptitudes which she fancied might be utilized in newspaper work, and reached a place of credit in six months. The extremely long novitiate is required if the girl herself have the cleanness, pluck and perseverance essential, and if circumstances prove favorable.

The amount of money earned by the newspaper woman runs from \$5 or \$6 a week up to \$40 or \$50, the average perhaps being between \$20 and \$30 by rank and file. Few women ever attain what may be called the great prizes, but there are periodicals, particularly the line of fashion magazines, which are edited by women, at salaries not far from munificent. All the great monthly magazines which make an enormous profit, and which employ women editors on their staff, newspaper women of the brightest and most wholesome kind. Many educational publishing houses employ women in the lines of reference study or verification or classification which come within their scope. The great daily papers have their corps of women who do the society news, the requirements of which are not very different from anything else that is needed. Real maid of all work, you see!

Mrs. Cynthia Westcott Alden, one of the foremost newspaper women in America, says on this subject: "Any young woman of ordinary sense, who has attention, the requirements of the profession, can make a good living as a reporter. She will find that the range of her understanding and her sympathy is increasing. Her daily experience will be a continual education for the field of legitimate fiction. If she has talent and genius for executive ability, her future is secure. Meanwhile, her daily bread is provided for. What more could be asked of any vocation in life?"

One word may be added in reply to the question: "Where shall the aspirant find an open door?" I answer, let her try the newspaper office nearest her. If in the country, she should seek a helper on the local paper. A country newspaper is the best of training schools, and on it one may learn a little of everything. Any newspaper office is a good school. One learns the profession somewhat after the world-renowned manner of Mr. Squeers who sent his pupils to school to read the news, and then told an admiring visitor that it impressed it on a boy's mind, to spell "winder" and then spend a little time in cleaning the same.

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IN ROYAL KITCHENS.

Cooks a Source of Worry to Every Crowned Head.

"Menus are the greatest burden of sovereigns," said the emperor of Austria, and this, coupled with the statement of the late Czar Alexander III that a monarch required a kitchen staff of 1,000 men, reads like a book with his ministers, leads one to believe that culinary matters are a source of unceasing worry to every crowned head.

The Emperor Franz Josef has, however, good cause to grumble, because although the actual cost of the food he consumes does not amount to \$1,000 a year, he pays his chef—a Belgian—a salary of \$2,000 per annum, and the kitchen expenses at the palace are \$10,000 a year. The reason for this is that, whereas the emperor always takes his meals alone in the study, the palace cooks are produced regardless of expense.

The emperor's chef always submits a menu for the following day's dinner to the royal kitchen, and when dinner is served. Punctually at 6 o'clock his valet enters with a large tray, which he places on the emperor's desk, and waits until the emperor has finished his soup, and then he takes the tray and crosses off with a blue pencil anything he does not care for.

The most trying part of things are somewhat different. There are four chefs: a German, a Frenchman, an Englishman and an Italian. The Kaiser, who is a Frenchman, has a French chef, an English or an Italian chef, with the result that the menu is much scurrying to prepare a menu. This is not an easy matter if there are many guests to be present, because the chef is only allowed to have one head, and he must serve up an excellent meal at that figure. Each chef has five assistants, and has to render an account of each day's expenses to the head chef.

The chef at the Portuguese court is an Englishman, and he receives only \$200 a year. When King Carlos paid his first visit to this country and was staying with the late Lord Salisbury he said that what struck him most about the royal kitchen was the enormous staff of 1,000 men. The house-keeper took back with him an English chef, King Carlos insists on an English meal every day, but the queen, who is a Frenchwoman, has two French chefs to study their wants, and they each receive salaries of £1,000 per annum.

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mer president of the United States, and almost forgotten, though he lived in an age just back over the threshold of the present generation. He was the most prominent member of the Fillmore family, which is now extinct, and was one of the leading men of Buffalo, the state and the nation forty-two years ago. In spite of the fact that he was at one time the chief executive of the greatest